

Certificate Number: 00301-PAE-DE-033389737

Bankruptcy Case Number: 19-11891



00301-PAE-DE-033389737

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 10, 2019, at 8:08 o'clock PM EDT, MICHAEL M LUCACIU completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 10, 2019 By: /s/Rose Poley

Name: Rose Poley

Title: Certified Bankruptcy Counselor